



The COLLEGE and SEMINARY LIBRARY  
NAPERVILLE, ILLINOIS

FEB 8

# Interracial News Service

A DIGEST OF TRENDS AND DEVELOPMENTS IN HUMAN RELATIONS

BI-MONTHLY

\$2.00 FOR TWO YEARS

VOLUME 29

SEPTEMBER, OCTOBER, 1958

NUMBER 5

## A PLANNED DISPERSION PATTERN — AN ANSWER TO THE GHETTO

### I. INTRODUCTION

The right to bargain for shelter in a market free of racial discrimination is a basic human right. Article XXV of the *Declaration of Human Rights* includes the dimension of a specific standard of living "... adequate for the health and well-being of himself and all his family, including food, clothing, housing and medical care and necessary social services . . ." It is obvious that this basic human right is fundamental to the achievement and exercise of human rights in a number of other areas in our society including integration in the churches and public schools.

A number of barriers remain in the American society which prohibit the exercise of this basic right. It is to these barriers that concentrated attention of the churches must be given.

### II. THE CHURCHES AND HOUSING

A listing of certain basic social facts regarding the efforts of Christians and the churches to achieve the racially inclusive fellowship will help in understanding some of the reasons for the increasing concern among religious groups for the problems of residential segregation.

Many policy pronouncements on racially inclusive fellowship have been passed by the national denominational bodies. These pronouncements have been supported by more specific ones on various aspects of race relations, including racial segregation in housing.

During the last ten years research among the Protestant denominations has examined the racial practices in their own fellowships (national, regional and local). Also, this research has sought to develop ways and means of implementing their policy pronouncements on the achievement of a racially inclusive fellowship.

Religious leadership has become aware not only of the relationship between residential segregation and the church fellowship, but it has become crystal clear that the effectiveness of many efforts to rid the churches of segregation depends, to a large degree, upon solutions to problems of segregation in the communities of which the churches are a part.

The bulk (perhaps 80-90%) of Protestant churches are located in either all-white or all-Negro communities. Because of segregated patterns of living, many leaders or lay persons in these churches tend to take the position that "there is no problem." Others recognize the problem, but feel that there is nothing that can be done. Conferences or workshops on the subject of race relations have tended not to interest persons from these areas as much as persons who are immediately confronted with the challenges of a community whose population composition is shifting from all-white to a racially mixed or possibly all-Negro area. Nevertheless, there is increasing evidence that some people who live in many of the racially exclusive areas are unhappy with the present

patterns of racial discrimination in housing and have definite convictions that something *must and can* be done. These people have gone to the heart of the problem of the racially exclusive Christian fellowship. They recognize that the churches must deal with both the problem of racial discrimination in housing as well as the problem of achieving a racially inclusive fellowship.

Effective solutions of many of our social problems frequently depend upon locating a tangible part of the problem which is commensurate with the available resources that will enable the group to move toward a solution of that particular part of the entire problem. Frequently, the simple matter of limited human and financial resources dictate this pattern of approach.

There are a number of specific aspects of the problem of segregation in housing, each of which in and of itself would be sufficient challenge for any social action group. There are problems of racial discrimination in urban redevelopment projects, urban renewal programs, public housing and publicly assisted housing, the availability to non-white persons of private homes in new developments, and the availability to non-white persons of private houses in already constructed areas. This approach deals with the two last mentioned areas of the housing problem. It aims to achieve an open occupancy pattern of living on a city-wide or community-wide basis.

### III. PRIVATE DWELLINGS (In already constructed areas)

Of all types of housing, the type in which there has been least success in achieving open occupancy is the private dwelling. The usual areas that are open for non-white purchasers are generally the deteriorated areas or the areas undergoing transition from one racial group to another. When these are the only residential opportunities for non-white persons their movement into this area merely extends the ghetto. Authorities seem to agree that private dwellings represent 85% to 90% of the total housing. This then becomes a significant problem in need of effective attention.

The non-white potential purchaser is confronted with several problems when the only desirable house is located in an all-white residential area.

The first problem is that of simply locating or learning of a house for sale. This is not a difficult problem to solve, for some information is generally available through newspaper ads and for sale signs. However, the principal source of such information is through listing by various brokers. The Negro potential purchaser is generally unsuccessful in getting this information from the broker when it becomes known to the broker that he is a Negro.

A second and far more serious problem is that of securing brokerage after a desirable house has been located (and a tentative decision to buy has been made). It should be noted



that the function of brokerage is not a legal requirement for either the seller or the buyer. It is a business tool for facilitating communication between the right buyer and the right seller in a minimum of time. This is what happens when brokerage functions in the normal way. However, when the purchaser turns out to be a Negro there is the tendency frequently to alter the general practice and the broker justifies this change because he and/or others have deemed Negroes in general as not desirable in the community. The exception to this pattern of brokerage is the case where the Negro purchaser seeks or is willing to accept a house in the designated area for racial minority occupancy.

A third problem area is that of mortgage finance. Sometimes banks and other local lending institutions function as a second line of defense to preserve the racially exclusive characteristics of communities. The problem is not that mortgage money is unavailable to Negro home purchasers, but rather that it is unavailable to Negro purchasers who seek to buy a desirable home outside the area which real estate interests and others may have designated for Negro occupancy.

A fourth problem area confronted by the non-white purchaser frequently is community attitudes of resistance or sometimes violent rejection. When a Negro family becomes the first to buy a home in a formerly all-white residential area a chain of irrational and emotional reactions begins. Fears are born overnight; fear of more Negroes moving in, fear of forced associations, fear of declining property values, fear of over-crowding, fear of intermarriage — fears, in short, about many aspects of the developing change in residential patterns of living.

It becomes evident that it is the lack of city-wide open occupancy policy and practice which dominates the housing situation so as to encourage, support and require the constant piecemeal changing of limited areas from all-white to an all-Negro population. The establishment of a city-wide open occupancy policy and practice is the real key to preventing the racial ghetto and will do much toward its elimination.

#### IV. DIMENSIONS OF URGENCY

It is important to note that the concern for justice in housing across the nation is rapidly taking on a new dimension — the element of urgency. It becomes urgent for three major immediate reasons.

In the first place, there is a growing group of pioneers on the housing front. There is the increasing group of Negroes who desire decent housing in a section of their choice and have the money to purchase it. These people are in a most difficult and frustrating position. They are generally barred from purchasing housing of their choice outside of the racial ghetto, except in interracial developments or in areas peripheral to the ghetto. The solution of the general problem lies for the most part in a gradual breakthrough on a dispersion pattern which enables them to live in the neighborhood of their choice in any part of the city. More and more such families are able and willing to participate in a dispersion pattern of residence.

A second dimension of urgency may be found in the fact that there is an increasing number of white communities in which there are persons ready and eager to come directly to grips with this problem in their own communities. Here are excerpts or reports from several recent communications selected from among about two dozen from as many different communities:

1. From a citizen's group (midwest): (Our Town) "is a moderately well-to-do . . . suburb where there is no obvious racial problem or conflict because real estate agents simply refuse to sell property to non-Caucasians. A group (of us) believe that this custom should be changed. . . . We hope this may be the beginning of a serious attempt to alter the pattern of segregation . . . which now characterizes the area."

2. From the chairman of a church committee on social action (East): "I am chairman of a race relations committee in church which is contemplating an investment in interracial real estate, to demonstrate in our segregated community that such an investment can be sound."
3. From a minister who is presently sparking the beginning of direct social action process similar to what is to be described in this article (West): "I feel much as if I had a bear by the tail. I dare not let go and I'm being asked questions as if I had all the answers . . . I have never been as encouraged about anything as I am about this particular project . . ."
4. From another area it is reliably reported that the major developer and builder has suggested that all of the developers and builders agree on a specific time to begin sales transactions without regard to the race factor. This was proposed in order to eliminate the unethical and financially unsound factors when the change in policy is uneven and spotty among the developers and builders.
5. Several additional areas report that one or more real estate agents in their cities have begun to function without regard to the race of the buyer. White-owned homes, not in transition areas or special open occupancy developments, are reported sold to Negro buyers on a selective basis and without fanfare or serious resistance.

A third dimension of urgency is found in the serious need for some new approaches, new techniques and new tools to do the job. The noticeable change in the social climate in the nation makes obsolete many of our traditional approaches to the problem of racial discrimination in housing. A major factor in this developing social norm or climate is the support provided by committed organizations and institutions, both religious and civic, as well as governmental.

#### V. RECENT DEVELOPMENTS IN SOCIAL ACTION APPROACHES TO THE PROBLEM OF RACIAL DISCRIMINATION IN HOUSING

Through a relatively simple social action process persons with religious and democratic motivations in a number of cities have begun effective approaches to the problem of racial discrimination in private housing.

##### Purpose

The over-arching purpose of this direct social action process is the achievement of an open city. An open city in this context means the elimination of racial discrimination as a factor barring individuals from acquiring homes of their choice and financial ability. The direct social action process is the fundamental dimension of conscious planning for democracy and human rights in private housing by facilitating the purchase of homes on the basis of choice and financial ability without regard to race.

##### The Aim

The aim is the development of a housing market, in a given city, that functions completely without regard to racial factors. The method is the removal of some of the factors which encourage, make it possible or support racial discrimination in the practices of brokers and bankers as well as community residents. Early evidence indicates that much may be accomplished toward this end by developing a dispersion pattern of non-white home ownership in all residential areas throughout a city and its environs. This removes the racial exclusion, makes an exception to the custom of the past and opens up another facet of the housing market potential.

##### Basic Techniques

The basic technique used is that of facilitating direct buyer-seller communications wherever and whenever the usual brokerage is not available through established real estate businesses.

##### Nature of the Process

There are a number of distinguishing characteristics of this process.



In the first place, the conscious purpose of the social action group in each instance is the development of a housing market free of racial discrimination.

In the second place, control of the basic technique of facilitating buyer-seller contact is not based on any group of institutions or any single institution. In places where this approach has been used the central concern for direct action in housing is being fostered and carried by a number of individuals organized in a committee. Most of them were related in a voluntary capacity to civic or religious organizations but they do not necessarily represent the organization in the committee.

In the third place, this process is distinguishable by its limited and direct line of action. The line of action is limited in most instances to the achievement of open occupancy in *private* housing and it is direct in that it tends to short circuit temporarily several of the traditional lines to the power base<sup>1</sup> within a community. As was true of the action taken to end racial segregation on buses in Montgomery, Alabama, this process tends to restructure certain functional relationships in the community. For example, the usual functional relationship between the Negro potential buyer and the broker is restructured temporarily at least by the social action group providing direct communication between buyer and seller. Therefore a situation is created in which a real estate deal may be consummated.

The traditional type of social action is based upon the idea that it is necessary and appropriate to conduct long range educational projects *before* action could be successfully undertaken. The new social climate with increased social concern oriented to action about this problem makes it possible to take action and at the same time to effectively educate. This process of dispersion in all-white residential areas is both action and education designed to establish new patterns of race relations in residential areas. This process accomplishes education and action at one and the same time. That is, the non-white families who occupy homes of their choice without regard to race create a situation in which education takes place by demonstrating the practicality of open occupancy housing.

Still another aspect of understanding the nature of the process is the necessity to understand the importance of careful division of labor. There are activities that an individual or individuals may successfully carry on through small informal groups and there are activities that can best be done by institutions or organizations in their official capacity. For instance, individuals working in small groups are effective in making buyer-seller contacts but community institutions or organizations may be more effective in dealing with local governmental or business agencies.

## VI. ILLUSTRATIVE DIRECT SOCIAL ACTION

Seven cities have begun the use of new approaches, techniques and tools in their efforts to eliminate racial discrimination from their housing markets. Fundamental to the approach in six of the seven cities is the direct social action process. Certain social factors make it advisable not to name these seven cities. Of the seven, four have moved into the operational stage; one is in final preparatory phase for direct action and two are having difficulty in effecting the organization necessary for action.

This is a brief description of the direct social action process and results in A-Town, which is in the operational stage. During a period of 24 months, individuals operating

as an informal committee have served as expeditors toward the goal of a housing market free of racial discrimination. These individuals were members of a council of churches committee, the Council of Civic Unity and/or the A. F. S. Committee of A-Town (including Greater A-Town). Forty non-white families (39 Negro, 1 Oriental; 36 were purchases, 4 rentals) successfully contacted private sellers or landlords. By "successful" it is meant that these families, all but one of whom are Negro, now live peacefully in their recently acquired homes. Where are these homes? They are in *twelve different* sections of A-Town — outside the areas in which Negroes have been and are concentrated.

From this point on the process described is a composite one incorporating a number of factors from more than one of the seven cities, except when reference is made to a specific town.

What kind of a group is able to carry leadership in this direct social action process? In its occupational composition it ranges from housewives to paid staff of intergroup relations agencies including persons employed in a variety of occupations. The members of the group may be related to organizations that have statements of concern for justice in housing, but the controlling board of these organizations are not asked to give official sanction to the approach or techniques used. In other instances the group may have an official or semi-official relationship to other community organizations.

Among all of these direct social action groups there seem to be several common qualities or factors:

1. The group is made up of individuals who are *committed* to the idea of achieving human justice — specifically in housing.
2. They *expect* that this can be done.
3. They hold a *time* dimension — that their expectation can be at least partially realized in the relatively near future.
4. They *perceive lines* of action leading to a realization of their expectation.
5. They are capable and demonstrate this by *planning* for *democracy* in housing in their communities.
6. They accept the idea of a *creative* and constructive role of social conflict with calculated risks.

These characteristics sometimes act as an automatic screening device for eliminating those individuals who are not prepared to become involved in effective action.

What does the group do? The activity falls into four general categories as follows: 1) Analysis — gathering of information and data on the private housing market, 2) Communication — putting buyer in touch with seller, 3) Counselling, 4) Follow-up as needed in situations where community resistance develops.

In carrying out these functions the groups engaged in a number of rather specific activities. Among the things they did were: 1) They gathered all available data and information regarding the housing market such as the demand for housing, type desired, location of areas of population transition, location of houses currently for sale, etc. 2) They developed a systematic card file of non-white families who were searching for suitable houses to buy. 3) They located, through careful interviews, those open-minded owners who would be willing to join others in other parts of the city in putting their houses on a market that would include prospective non-white purchasers and developed a card file of these persons. 4) They encouraged any realtor to participate by making referrals to him provided he functioned without regard to race. 5) They surveyed a number of the "pioneer" purchases in all-white areas to determine methods of financing and any changes in neighborhood attitudes, etc. 6) They

<sup>1</sup> The term "base" is used here to indicate the authors' opinion that it is *the people* of any given community which are the ultimate source of power; the power *structure* rears itself in the form of all the usual operative and controlling elements found in the community. This direct social action process by-passes barriers to justice in housing when they exist at certain points in the power *structure* and goes directly to available resources for change found in the power *base* — the people.



gave counsel regarding available sound financing. 7) They conducted campaigns to develop a wider base of concern among citizens at large by inviting everyone to join in covenants of welcome to neighbors of any race. 8) They kept a watchful eye for neighborhood hostility directed against a non-white resident; openly made friendly calls on new residents, arranged neighborhood parties to provide opportunity for new residents to meet their neighbors.

Some of the problems stemming out of the movement and activities of the process itself are how to locate persons willing to buy and others willing to sell. In one city a "demand study" has been made to determine the nature and extent of demand among Negro families for housing. In other instances key leaders in the Negro community supplied contact with families looking for adequate housing. Willing sellers are located through a combination of covenant commitments to open occupancy housing and careful interviews.

Community attitudes loom high as a problem and there was opposition in A and B Towns. There was no violence involving bodily contact or injury. But garbage was thrown on several lawns, a clothesline was cut, one or two crosses threatening telephone calls. Each of these threats to new non-white residents was dealt with successfully. Community non-white residents was dealt with successfully. Community organizations, both private and governmental, came to the support of these people.

Another problem was that of the bank or lending institution which declined to make mortgage loans on a sound business basis without regard to racial factors.

Experience shows that solutions to the mortgage problem fall into five categories:

1. Local concerned citizens make available first mortgage money as individuals or as groups to the non-white persons needing it.
2. In one or two instances local banks were found to make loans on the basis of credit without regard to the locality of the property or the race of purchasers.
3. Some banks located away from the particular city, but holding a franchise to make loans in the city were found willing to take the business.
4. Life insurance companies provided a third solution to this problem. Some Negro applicants had built a credit record within life insurance companies by maintaining life insurance policies worth 5 to 10 thousand dollars or more. This was an influential factor among others in enabling to obtain mortgage money.\*
5. In some instances the holder of the mortgage continued the arrangement with the new purchaser.

## VII. SOME CURRENT RESULTS

It should be clear that no two cities have identical problems, warrant identical approaches, nor can they expect solutions to be achieved in the same way. Results achieved thus far in A-Town are *not* necessarily applicable in another city. On the other hand, these approaches and the results achieved appear worthy of consideration by any direct

\* It should be noted in this connection that there are two major methods of mortgage finance available to home purchasers through insurance companies. The bulk of such transactions are known as insured mortgages and are merely life insurance policies (with decreasing premiums often) naming the holder of the mortgage as the beneficiary. This plan does not really help the purchaser on the problem of getting reliable financing for he is still faced with the barriers of banks which refuse to make loans to Negroes on land purchased in an all-white residential area. The second method is that whereby the insurance company itself pays off the mortgage and the purchaser assumes payment responsibility to the insurance company. The payment is usually one lump sum which includes principal, interest and life insurance premium. It appears that this is more sound economically and financially for the home owner. Rates are a bit less and the home owner usually builds an increasing cash equity in his policy.

action group facing up to this aspect of segregated housing. Let us take a brief look at some of the results now.

With the possibility of locating in any neighborhood of a city *outside* the pockets of *non-white* concentration, it is improbable to expect that every Negro family desiring better housing and able to pay for it, will select the same neighborhood in which to live. What is the significance of this idea? It lies mainly in the *removal* of the probability that any of these neighborhoods is in line to become a racial ghetto. When a dispersion pattern of non-white residence has been substantially developed, the housing market will have no need for the practice of racial discrimination and the racial ghetto will begin its slow demise.

A second result may be pinpointed as the establishment of effective communication between those concerned with the elimination of discrimination in housing and the broker and banker. On the basis of reports received from one community, sellers putting their houses on an open market saved a considerable amount by not having to pay commissions. Reports also indicate that a sizeable amount of first mortgage money was secured outside of the local lending institutions. This is understandable language for the realistic banker and broker. The experience in several cities indicates that where the real estate brokers and the bankers see that a dispersion pattern of non-white residence is practical and acceptable to the community, some will alter their patterns of operation.

A third development which appears related to this process has been the appointment of a Negro realtor to A-Town real estate board.

## VIII. OBSERVATIONS

It is too early yet to draw any conclusions based on these processes of direct social action. Nevertheless, it does seem appropriate to make a number of observations relative to approach and strategy.

1. A city which accepts racial segregation as a desired and required characteristic of its residential communities, cannot at the same time maintain justice for all of its citizens in securing shelter.
2. Civic and religious groups in every city will be faced with a "fish-or-cut-bait" decision on this basic issue. Either they will cooperatively plan for democracy in housing, and move intelligently, or they will fail to do so and contribute to subjecting their community to problems which result from segregation in housing.
3. Such a direct social action process as has been described in brief is but a step toward over-all solution of the problem of racial discrimination in housing. The process assists in changing the social climate of a community on the subject of multi-racial occupancy and it serves to demonstrate the practical values of such occupancy.
4. Along with strategically placed open occupancy developments and/or cooperating satellite communities, the process seems to have possibilities for large metropolitan areas.
5. Church groups are in a particularly advantageous position to come directly to grips with problems of discrimination and segregation in *private* housing. They have local churches at the local level; furthermore, they are dispersed fairly well throughout the community.
6. Although the role of social conflict has not been discussed in this presentation, it seems relevant to make an observation about it. Instances of planned direct social action with calculated risks, seem to indicate an *increasing acceptance* of the constructive and creative role of social conflict in accomplishing change; this, notwithstanding the traditional role of peacemaker, tension reducer and harmonizer which characterizes most of the churches and intergroup relations agencies.
7. The last observation is a list of some tangible lines of action based upon the direct social action process in several cities. An application of the "division of labor" principle has been made to each of these tangible lines of action to illustrate a method of evolving a more effective process in approaching problems of racial discrimination in private housing. The line of action is stated with a judgment as to whether the action would be best pursued through organizational channels or as individuals in small direct social action groups or both.



Some Lines of Action

	Action Seems Best Pursued:	
	Through Institutional Channels	As Individuals in Small Direct Social Action Groups
1. Procure statements of support for open occupancy housing.		
a. At local church level (see Exhibit A.)	X	
b. At denominational city-wide level.	X	
c. At denominational, state or synod levels. (See Exhibit B.)	X	
d. At Church Federation or Council level. (See Exhibit C.)	X	
2. Procure covenants by individuals supporting open occupancy housing in their neighborhood. (See Exhibit D.)	X	X
3. Form direct social action groups as described earlier. (See Exhibit E.)		X
4. Discover any brokers who are prepared to show and sell houses without regard to racial factors.		X
5. Refer prospective non-white buyers to brokers known to do business without regard to race.		X
6. Develop direct buyer-seller communication when broker is not available.		X
7. Give support to a non-white family which occupies a home in a formerly all-white residential area when negative community reactions begin.	X	X
8. Follow-up visits to persons who have been asked to sign petitions to maintain a segregated residential pattern.	X	X
9. Active support for law enforcement as needed.	X	
10. Purchase and develop housing on strategically located tracts of land on an open occupancy basis. Use of Modern Community Developers, Inc. funds for this purpose.		
11. Explore the development of a non-profit or a cooperative brokerage facility as a temporary educational technique in dealing with the problem of discriminatory brokerage.		X

A word of explanation about the above chart will aid in its use. Factors considered in determining which channel would be "best" include the following: 1) Need for channels through which individuals may express their social concerns, 2) the opportunity to encourage revitalization of organizations and institutions through direct confrontation to carry an active role in community change, 3) the need to make maximum use of all forces available for the solution of specific aspects of the over-all problems.



**SUGGESTED RESOURCE READING**

HOUSING WITHOUT RACIAL BARRIERS, Social Action, Nov. 1957. 289 Fourth Ave., New York 10, N. Y. 25c

RESIDENTIAL SEGREGATION, Social Progress, Sept. 1958. 830 Witherspoon Bldg., Philadelphia 7, Pa. 15c

THEY SAY THAT YOU SAY. American Friends Service Committee, 20 South 12th St., Philadelphia 7, Pa. 10c

NON-WHITE NEIGHBORS AND PROPERTY PRICES IN PORTLAND, OREGON and RESIDENTIAL ATTITUDES TOWARD NEGROES AS NEIGHBORS — Two Surveys. Urban League of Portland, 506 Dekum Bldg., Portland, Ore. 20c

FAIR PLAY IN HOUSING FOR EVERYONE. Commission on Intergroup Relations, 150 Nassau St., New York, N. Y.

TRENDS IN HOUSING, bi-monthly publication of the National Committee Against Discrimination in Housing, 35 West 32nd St., New York 1, N. Y. \$2.00 per year.

TRENDS TOWARD OPEN OCCUPANCY IN LOW-RENT HOUSING PROGRAMS OF THE PUBLIC HOUSING ADMINISTRATION. Bulletin published by the Housing and Home Finance Agency of the U. S. Government, Washington 25, D. C.

EXHIBIT A

The Covenant

Believing in the church as the Body of Christ in which the worship of the sanctuary and the witness of the congregation are enriched by the diversity of many brethren who, being of many races and backgrounds, find a deeper oneness in Christ,

Believing in the open door of church membership and the open hand of Christian fellowship across every barrier, that our church may demonstrate to a divided world the democracy and neighborliness we desire for our immediate community,

Believing that residential segregation is contrary to God's will and the American heritage of freedom and that every person, regardless of race, who intends to be a good and lawabiding neighbor, has a right to make his home in our midst with a claim upon our friendship and Christian concern, and

Acknowledging the call of the 168th General Assembly to all Presbyterians to form "covenants of open-occupancy" which will promote inclusive residential patterns, mitigate "panic selling" and stabilize our neighborhoods on a non-segregated basis,

We, the undersigned members of \_\_\_\_\_ Presbyterian Church of \_\_\_\_\_ do hereby unite in this Covenant to:

1. Support one another, and all others who refuse to conform to racial discrimination in housing, with friendship, mutual aid and corporate action to prevent either social ostracism or economic reprisal because of our practice of non-discrimination.
2. Make known to our neighbors, if there is a tendency toward panic selling, that we will not sell our houses to escape racial integration but will urge others to stay and help maintain the standards of our community and all of its institutions and agencies.
3. Make known to our neighbors whose houses are for sale that we would welcome into the neighborhood any new residents of good character regardless of their race, creed or national origin.
4. Discuss thoughtfully and sensitively with our neighbors, when circumstances are appropriate, the meaning of open occupancy housing and this covenant, giving assurance that we, its signers are deeply concerned about the permanent welfare of this community, and that if we move for other reasons, will sell our homes only to qualified purchasers of good character, without regard to their race, creed or national origin.
5. Seek to enlist our neighbors, whether or not they are members of the Presbyterian Church, to commit themselves to these same principles of action.

EXHIBIT B

Integration and Housing

The Congregational Christian Churches of New York State, through representative action at many General Council and State Conference sessions, have repeatedly advocated a society without barriers based on race or color, and have consistently pledged themselves to work for a non-segregated church in a non-segregated society.

To effect progress towards our goal and to add substance to our high resolution, we declare that:

WHEREAS, the imperatives of our Christian faith are innately opposed to segregation of any of God's children because of race and,

WHEREAS, churches themselves have not been guiltless in prolonging discriminatory practices, more often through evasion and indifference than through deliberate restriction, and

WHEREAS, patterns of residential segregation in both urban and rural areas automatically create barriers to racial inclusiveness in schools, churches, and other community institutions; and

WHEREAS, religious and civic-minded persons in a number of communities across the nation are increasingly coming to grips with the problem of racial discrimination in the housing market,

**BE IT RESOLVED**

— That we encourage in our churches the thoughtful study of the implications of brotherhood, so that we may better understand our Christian responsibilities and that we foster a wider knowledge of the forces within our denomination working towards this end, so that we may seek ways to strengthen their efforts.

— That we strive, as churches and as individual church members, to welcome without reservation, all those who seek fellowship with us, and that we countenance no restriction of membership or activity, actual or implied, for racial reasons.

— That we urge the Conference Social Action Committee, working through the Associations' Social Action Committees, to seek Covenants from individual Christians in our churches in support of a housing market open to all races; such covenant form to be similar to those used in other communities.

— That we appeal to all churches to give definitely defined support to legislation that will make unlawful discrimination in the selling and renting of all multiple dwellings privately owned by urging their state Assemblymen and Senators to vote for the passage of bills that may be introduced to provide for such non-discrimination; and we hereby authorize and urge the Conference Social Action Committee to carry on a campaign to bring about such support.

THE CHURCH AND SOCIAL ACTION LIBRARY  
NAPERVILLE, ILLINOIS



EXHIBIT C

A Resolution

The Board of Directors of the Church Federation of Greater Dayton (Ohio), on January 10, 1958 passed the following:

WHEREAS, we believe in the Fatherhood of God and the brotherhood of all men, and that the will of God is that brotherhood be practiced; and

WHEREAS, our several denominations have urged the elimination of all forms of discrimination based on race and culture, and have urged the implementation of a racially inclusive fellowship and non-segregated society;

THEREFORE, BE IT RESOLVED, that we deplore as un-Christian the practices of discrimination and segregation based on race and culture; the Church Federation of Greater Dayton calls upon all churches and all Christians in Dayton industry, labor, commerce, government, and education to work for the opportunity of any qualified persons to seek housing in an open competitive market. It especially encourages its Intercultural Committee to explore ways and means of working toward this goal, cooperating, where possible, with other agencies, groups and individuals.

The Federation further calls upon its member churches to examine their present policies and practices in light of the basic Christian ideal of a racially inclusive fellowship and non-segregated society. We pledge ourselves to this Christian task.

EXHIBIT D

Closed Doors in Our Community

Many of us, regardless of individual needs or income, have experienced some sort of housing problem, at one time or another. The one which seems to us to be most damaging to the well-being of the entire Greater Hartford area, however, is the problem of 'closed doors.'

Ninety-five per cent of Hartford's steadily increasing non-white population live in 5% of the area. Much of this area is scheduled to be redeveloped. Many of the people living here have worked hard to achieve an education. Many have good jobs, have accumulated savings, and are financially able to consider a variety of houses and apartments.

Because of 'closed doors,' must they stay where they are, or will our communities foresee the needs of redevelopment? Strangely, in a land known all over the world for its freedom of opportunity, these people are not looked upon as individuals, seeking a place to live, but as 'intruders.' The doors to a vast number of houses and apartments are closed to them before they are even allowed to look inside. Those of us who have never had this experience should consider how we would feel.

Frequent attempts to buy or rent better living quarters, so that their children may grow up in a normal community, have met with blunt refusals. Some are not so blunt . . . "WELL, I

WOULDN'T MIND, BUT MY NEIGHBORS MIGHT NOT LIKE IT."

We are not those neighbors. We welcome into our neighborhood any residents of good character, regardless of race, color, creed or national origin.

We have looked into the facts, and found that property values do not go down when minorities move into a neighborhood, pro-

vided sane people do not talk into panic selling. We are surprised that people will call new neighbors 'undesirable,' without meeting, talking with, sometimes, without even seeing them.

We feel that our country, as never before, needs the respect of the rest of the world. In order for us to gain that respect, we must live up to our democratic tradition of respect for individual worth.

We have signed this statement to indicate that we believe in Brotherhood and welcome the opportunity to practice it at our own neighborhood level.

Signatures

Addresses

(Civil Rights Bulletin, Conn. Commission on Civil Rights, April, 1958).

EXHIBIT E

An independent and self-governing group in a city of about 384,575 total population with approximately 55,700 non-white residents has inaugurated, this year, an "introduction service." This introduction service, and we quote "... functions solely to introduce buyer and seller. There is no fee for our service and the organization's work is done by volunteers.

"We handle introductions leading to the sale of homes or residential lots; the rental of houses and apartments; and rooms for college students. A person who wishes to offer his property in an 'all-white' neighborhood for sale on an unrestricted basis may register with us. We will, in turn, make the information available to minority persons (also registered with us) who are seeking comparable housing.

"When the introduction of the two parties, through HOME<sup>1</sup>, has been effected it is then their prerogative to select their method of negotiating the transaction. In the case of a sale of property the details may be handled by a title company or an attorney. HOME fulfills its purpose by bringing the buyer and seller together.

"We urge careful consideration of the advantages to be gained by both parties through the use of professional real estate assistance. Therefore, HOME is prepared to submit, upon request by negotiators, an alphabetical roster of real estate brokers who are pledged to uphold our CODE OF ETHICS and work for residential integration. We also will make available suggestions as to sources of reliable financing.

"HOME wishes to cooperate with any bona fide real estate broker who can subscribe to the principles of our organization. We hope that such brokers will inquire personally as to the requirements for eligibility."

<sup>1</sup> HOME is the name of this service, standing for: Housing Opportunities Made Equal.

The matter in these pages is presented for the reader's information. Unless so stated, it is not to be construed as reflecting the attitudes or positions of the Department of Racial and Cultural Relations or of The National Council of Churches.

Published by the Department of Racial and Cultural Relations, Division of Christian Life and Work, National Council of the Churches of Christ in the USA, 297 Fourth Avenue, New York 10, N. Y. Editors: J. Oscar Lee, Alfred S. Kramer and Geneva R. Jones.



NATIONAL COUNCIL OF THE  
CHURCHES OF CHRIST IN THE U.S.A.  
DEPARTMENT OF RACIAL AND CULTURAL RELATIONS  
297 Fourth Ave. New York 10, N. Y.  
Return Postage Guaranteed

